IN THE UNITED STATES DISTRICT COURT FOR THE NORTHERN DISTRICT OF GEORGIA ATLANTA DIVISION

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STATE OF NORTH CAROLINA COUNTY OF FORSYTH

VERIFICATION

The undersigned hereby certifies that she is a Business Loan Recovery Officer of Branch Banking & Trust Company ("BB&T"), that she has authority to make this Verification, that she has reviewed the within and foregoing Verified Complaint, and that the facts recited herein are true and correct based upon her personal knowledge and upon her review of the business records of BB&T, which are maintained and relied upon in the ordinary course of BB&T's business.

BRANCH BANKING & TRUST COMPANY

By: Lilland Bick

Business Loan Recovery Officer